

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:

HOESSRICH, SUSAN

Debtor

§
§
§
§

Case No. 15-14186

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 04/21/2015 . The undersigned trustee was appointed on 04/21/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$ 7,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	20.39
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 6,979.61

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/06/2017 and the deadline for filing governmental claims was 02/06/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,450.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,450.00², for a total compensation of \$ 1,450.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00, and now requests reimbursement for expenses of \$ 6.79, for total expenses of \$ 6.79².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/21/2017 By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

ASSET CASES

Case No: 15-14186 ABG Judge: A. BENJAMIN GOLDGAR

Case Name: HOESSRICH, SUSAN

For Period Ending: 02/21/17

Trustee Name: JOSEPH E. COHEN
 Date Filed (f) or Converted (c): 04/21/15 (f)
 341(a) Meeting Date: 05/22/15
 Claims Bar Date: 02/06/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Residence: Single family home Location: 1175 Kimbe Residence: Single family home Location: 1175 Kimberly Lane Antioch, IL 60002	308,000.00	0.00		0.00	FA
2. Other: Campground lot Location: Sugar Shores 9938 Other: Campground lot Location: Sugar Shores 9938 W Winslow Rd, Durand, IL 61024	9,000.00	0.00		7,000.00	FA
3. Financial Accounts Checking Account: Checking account. #5309 Location: Chase Bank 270 Park Avenue New York, NY 10017	707.00	0.00		0.00	FA
4. Financial Accounts Savings Account: Savings account. #3584 Location: Chase Bank 270 Park Avenue New York, NY 10017	1,613.00	0.00		0.00	FA
5. Household Goods Furniture: 2 bedroom sets, 1 Dining room set, 1 living room set. Location: 1175 Kimberly Lane Antioch, IL 60002	1,000.00	0.00		0.00	FA
6. Household Goods Appliances: 1 Refrigerator, 1 stove, 1 dishwasher, 1 microwave Location: 1175 Kimberly Lane Antioch, IL 60002	400.00	0.00		0.00	FA
7. Household Goods Household: Household goods, dishes Location: 1175 Kimberly Lane Antioch, IL 60002	300.00	0.00		0.00	FA
8. Household Goods Audio-Video: 2 TV's Location: 1175 Kimberly Lane Antioch, IL 60002	200.00	0.00		0.00	FA
9. Household Goods Office: 1 desk Location: 1175 Kimberly Lane Antioch, IL 60002	75.00	0.00		0.00	FA
10. Books / Collectibles	150.00	0.00		0.00	FA

Case No: 15-14186 ABG Judge: A. BENJAMIN GOLDGAR
 Case Name: HOESSRICH, SUSAN

Trustee Name: JOSEPH E. COHEN
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ASSET CASES

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Books-Music: Books, DVD's Location: 1175 Kimberly Lane Antioch, IL 60002					
11. Wearing Apparel Clothes: Misc. Clothes Location: 1175 Kimberly Lane Antioch, IL 60002	500.00	0.00		0.00	FA
12. Furs and Jewelry Jewelry: 1 wedding ring Location: 1175 Kimberly Lane Antioch, IL 60002	200.00	0.00		0.00	FA
13. Insurance Policies Insurance: Term Life Insurance Location: Northwestern Mutual Ins. 720 E Wisconsin Ave. Milwaukee, WI	0.00	0.00		0.00	FA
14. Insurance Policies Insurance: Term Life Insurance for my daughter Location: Northwestern Mutual Insurance Milwaukee, WI	0.00	0.00		0.00	FA
15. Insurance Policies Insurance: Whole Life Insurance policy for dependent grandson. Location: Country Insurance Lake Zurich, IL	300.00	0.00		0.00	FA
16. Pension / Profit Sharing Retirement: IRA Location: J.P. Morgan Securities LLC	125,000.00	0.00		0.00	FA
17. Pension / Profit Sharing Retirement: IRA	6,050.00	0.00		0.00	FA
18. Vehicles Auto: 2003 Kia Sorento 215,000 Location: 1175 Kimberly Lane Antioch, IL 60002	1,500.00	0.00		0.00	FA
19. Vehicles Fun Vehicle: Travel Trailer Location: Sugar Shores RV Resort 9938 W Winslow Rd, Durand, IL 61024	20,000.00	0.00		0.00	FA

ASSET CASES

Case No: 15-14186 ABG Judge: A. BENJAMIN GOLDGAR
 Case Name: HOESSRICH, SUSAN

Trustee Name: JOSEPH E. COHEN
 Date Filed (f) or Converted (c): 04/21/15 (f)
 341(a) Meeting Date: 05/22/15
 Claims Bar Date: 02/06/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
20. Animals Animals: 1 dog, 1 cat Location: 1175 Kimberly Lane Antioch, IL 60002	0.00	0.00		0.00	FA
21. Other Miscellaneous Timeshare Location: Christmas Mountain Village S944 CHRISTMAS MOUNTAIN ROAD WISCONSIN DELLS, WI 53965	1,000.00	0.00		0.00	FA
22. Other Miscellaneous Timeshare Location: Grand Beach Resort 8317 Lake Bryan Beach Blvd, Orlando, Florida, 32821	1,500.00	0.00		0.00	FA
					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$477,495.00	\$0.00		\$7,000.00	\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE HAS SOLD CAMPSITE BACK TO DEBTOR AND WAITING AWAITING BAR DATE; TFR TO FOLLOW - 1/11/17. TRUSTEE WAITING FOR DEBTOR TO HAVE FUNDING TO PURCHASE CAMPSITE - 10/31/16. TRUSTEE TRYING TO CONFIRM DEBTOR HAS FUNDS FOR SALE -M 7/30/16. NO CHANGE - 4/30/16. TRUSTEE TO FILE MOTION TO SELL - 01/20/16. DEBTOR IS MAKING OFFER TO KEEP CAMPSITE - Oct. 31, 2015. TRUSTEE INVESTIGATING VALUE OF CAMPGROUND SITE - July 30, 2015.

Initial Projected Date of Final Report (TFR): 05/31/17

Current Projected Date of Final Report (TFR): 05/31/17

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-14186 -ABG
Case Name: HOESSRICH, SUSAN

Taxpayer ID No: *****4380

For Period Ending: 02/21/17

Trustee Name: JOSEPH E. COHEN
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****2572 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/16/16	2	SUSAN HOESSRICH	BALANCE FORWARD	1129-000	7,000.00		0.00
01/09/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	7,000.00
02/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.39	6,990.00

COLUMN TOTALS	7,000.00	20.39	6,979.61
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,000.00	20.39	
Less: Payments to Debtors	0.00		
Net	7,000.00	20.39	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account - *****2572	7,000.00	20.39	6,979.61
	-----	-----	-----
	7,000.00	20.39	6,979.61
	=====	=====	=====
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 7,000.00 20.39

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Page 1

Date: February 21, 2017

Case Number: 15-14186
 Debtor Name: HOESSRICH, SUSAN

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
ADMIN 1 001 2100-00	JOSEPH E. COHEN, Trustee 105 W. Madison, Ste 1100 Chicago, IL 60602	Administrative		\$1,456.79	\$0.00	\$1,456.79
ADMIN 2 001 3110-00	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Administrative		\$2,000.43	\$0.00	\$2,000.43
000001 070 7100-00	Navient Solutions Inc. 220 Lasley Ave Wilkes-Barre, PA 18706	Unsecured		\$61,197.29	\$0.00	\$61,197.29
000002 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$2,613.85	\$0.00	\$2,613.85
000003 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$1,684.69	\$0.00	\$1,684.69
000004 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$737.15	\$0.00	\$737.15
000005 070 7100-00	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Unsecured		\$3,393.00	\$0.00	\$3,393.00
000006 070 7100-00	Wells Fargo Bank NA PO Box 10438 Des Moines IA 50306-0438	Unsecured		\$8,975.38	\$0.00	\$8,975.38
000007 070 7100-00	COMENITY CAPITAL BANK/PAYPAL CREDIT C/O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$1,126.09	\$0.00	\$1,126.09
Case Totals:				\$83,184.67	\$0.00	\$83,184.67

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-14186

Case Name: HOESSRICH, SUSAN

Trustee Name: JOSEPH E. COHEN

Balance on hand	\$	6,979.61
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 1,450.00	\$ 0.00	\$ 1,450.00
Trustee Expenses: JOSEPH E. COHEN	\$ 6.79	\$ 0.00	\$ 6.79
Attorney for Trustee Fees: COHEN & KROL, Attorneys	\$ 1,969.50	\$ 0.00	\$ 1,969.50
Attorney for Trustee Expenses: COHEN & KROL, Attorneys	\$ 30.93	\$ 0.00	\$ 30.93

Total to be paid for chapter 7 administrative expenses \$ 3,457.22

Remaining Balance \$ 3,522.39

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 79,727.45 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Navient Solutions Inc.	\$ 61,197.29	\$ 0.00	\$ 2,703.72
000002	Capital One Bank (USA), N.A.	\$ 2,613.85	\$ 0.00	\$ 115.48
000003	Capital One Bank (USA), N.A.	\$ 1,684.69	\$ 0.00	\$ 74.43
000004	Capital One Bank (USA), N.A.	\$ 737.15	\$ 0.00	\$ 32.57
000005	Capital One, N.A.	\$ 3,393.00	\$ 0.00	\$ 149.90
000006	Wells Fargo Bank NA	\$ 8,975.38	\$ 0.00	\$ 396.54
000007	COMENITY CAPITAL BANK/PAYPAL CREDIT	\$ 1,126.09	\$ 0.00	\$ 49.75
Total to be paid to timely general unsecured creditors				\$ 3,522.39
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE